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37. (Amended) A method for effecting at least one payment for a user of an electronic commerce web site maintained by an electronic commerce system, said method comprising the steps of:

receiving a request to use funds not belonging to the user of the electronic commerce web site for effecting the at least one payment; and

responsive to said request, initiating a transfer of funds not belonging to the user to at least one account corresponding to at least one merchant associated with the electronic commerce system, wherein said method does not include providing information relating to a payment source corresponding to the user to the at least one merchant associated with the electronic commerce web site, and wherein said method does not include charging a credit card corresponding to the user.

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42. (Amended) The method according to Claim 38, wherein said steps of the method do not include communications between the user of the electronic commerce web site and another user of the electronic commerce web site, and wherein said steps of the method are performed without any action by the another user of the electronic commerce web site.

New Claims 50-56:

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50. (New) The method according to Claim 1, wherein the method does not entail receiving instructions from another user of the electronic auction web site regarding whether to loan funds by the payment system for effecting the at least one payment.

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cont

51. (New) The method according to Claim 1, wherein the method does not provide for any interaction between the user and another user of the electronic auction web site.

52. (New) The payment system according to Claim 19, wherein the payment system does not receive instructions from another user of the electronic auction web site regarding whether to loan funds for effecting the at least one payment.

53. (New) The method according to Claim 27, wherein the method does not entail receiving instructions from another user of the electronic auction web site regarding whether to loan funds by the at least one of the payment system and the external financial system for effecting the at least one payment.

54. (New) The method according to Claim 27, wherein the method does not provide for any interaction between the user and another user of the electronic auction web site.

55. (New) The method according to Claim 28, wherein the method does not entail receiving instructions from another user of the electronic commerce web site regarding whether to use funds not belonging to the user for effecting the at least one payment.

56. (New) The method according to Claim 37, wherein the method does not entail receiving instructions from another user of the electronic commerce web site regarding whether to use funds not belonging to the user for effecting the at least one payment.